

Dear Traveller

This is to certify that certain syndicates at Lloyds will insure in accordance with the terms and conditions contained herein or endorsed hereon. The Policy Wording sets out in full details of the cover provided and is only valid if attached to a Validation Certificate detailing the premium, geographical area, period of cover and persons insured.

SCHEDULE OF COVER AND LIMITS OF INDEMNITY PER INSURED PERSON

Sect'	Cover	Max Sums Insured Per Person	Excess
A	Cancellation or Curtailment	Up to \$3,000 in total	\$250
B	Emergency Medical Repatriation & Other Expenses Including: Dental Treatment Limit Hospital Confinement Benefit	Up to \$1,000,000 in total Up to \$500 in total \$10 per 24 hrs up to a maximum of \$300 in total	\$250 \$250 Nil
C	Personal Accident Item 1 Item 2 Item 3	Up to \$25,000 in total Up to \$25,000 in total Up to \$25,000 in total	Nil
D	Personal Possessions including: Single Article/Pair/Set Limit Total Valuables Limit Personal Money	Up to \$1,350 in total Up to \$500 in total Up to \$500 in total Up to \$500 (Cash limit carried on anyone insured person \$250)	\$100 \$100 \$100
E	Legal Expenses	Up to \$3,000 in total	\$100

SPORTS EXTENSION

(ONLY APPLICABLE IF ADDITIONAL PREMIUM HAS BEEN PAID)

F	Sports Extension		
	First Aid and Rescue	Up to \$20,000 in total	\$250

POLICY EXCESSES ARE APPLIED ON A PER PERSON PER CLAIM BASIS AND LIMITS APPLY TO CERTAIN AGE GROUPS

USEFUL CONTACT NUMBERS

If you need 24 Hour Emergency Medical Assistance abroad or need to Curtail your trip contact:	Tel: + 44 (0) 207 902 7405 Fax: +44 (0) 207 928 4748
If you need a Claim Form contact:	Tel: +44 (0) 207 902 7410 Fax: +44 (0) 207 928 4748

IMPORTANT NOTE - MEDICAL TREATMENT AND MEDICAL EMERGENCIES OVERSEAS

If **You** are admitted to a private clinic or are likely to incur medical expenses in excess of \$500 please ensure that immediate contact is made with the 24 Hour Assistance Company who must authorise treatment costs in order for **You** to be insured by this policy.

PLEASE NOTE: We are not responsible for the availability, quality or results of any medical treatment received by **You** whilst travelling. Please refer to Exclusions Applying to Sections A, B & C.

TRAVEL INSURANCE POLICY IMPORTANT EXCLUSIONS OF PRE-EXISTING MEDICAL CONDITIONS

This policy will not pay for any claims arising from any **Pre-Existing Medical Condition** (as defined) or if **You** (meaning anybody insured by this policy) or if **Your Close Relative** (as defined) or **Business Associate** (as defined) are awaiting or undergoing treatment or **You** are undergoing or awaiting any medical investigations or consultation with a specialist or awaiting

diagnosis or tests results or are aware of any condition that could reasonably require treatment during the **Period of Insurance**.

With respect to Cancellation cover this exclusion applies to **Your** state of health or that of **Your Close Relative** (as defined) or **Business Associate** (as defined) at the time **You** applied for this insurance and the policy was issued. With respect to **Curtailment** cover and **Necessary Medical Expenses** cover (see **Definitions below**) We will only pay for claims that arise from a new injury or illness that first happens after **You** have started **Your Outward Journey**.

If **You** do suffer a new injury or illness after taking out this insurance but before starting **Your Outward Journey** (this is known as a change in circumstance) **You** will only be covered by the Cancellation section of this policy and will not be able to have the condition covered for **Necessary Medical Expenses** or **Curtailment** expenses as this will be deemed to be an excluded **Pre-Existing Medical Condition**.

DEFINITIONS

The following words or expressions carry the meaning shown below whenever they appear in bold print within the wording of the Policy. There are also more specific definitions which apply only to the Legal Expenses section of this Policy:-

Accommodation - The lodging room of no greater standard than that provided as part of **Your** prepaid charges in the vicinity of the hospital where the Insured Person is confined.

Advanced Booking - Any booking made at least 24 hours prior to the scheduled departure time shown on **Your** ticket.

Business Associate - **Your** associate in the same employment as **You** whose absence from work necessitates **You** having to cancel **Your trip** as certified by **Your** Senior Director or partner.

Close Relative - Mother, father, wife, husband, son, daughter, brother, sister, grandmother, grandfather, grandchild, parent-in-law or son or daughter-in-law or fiancé(e).

Curtail / Curtailment - Abandonment of the planned **trip** by return to the **Home Area** after commencement of the **Outward Journey**. The amount payable will be the unused proportion of **Your** irrecoverable pre-paid charges calculated from the date of **Your** return to the **Home Area**. All **Curtailment** claims will need authorisation from **Us** in advance.

Excess - The amount **You** will have to pay towards the cost of each claim under the Policy after the application of the Policy limits. The **Excess** is applied on a per person per section basis.

Family - A single parent or two parents travelling together with their child or children (under 18 years) for whom they are the legal guardians who all reside together.

Geographical Area - The area or country shown on **Your** Validation Certificate and for which the appropriate premium has been paid and will involve **Your** return to the **Home Area** within the **Period of Insurance**.

Golfing Equipment - golf clubs, trolleys, bags and specialised clothing and umbrellas used exclusively for playing or practicing golf, but excluding balls, tees, gloves and buggies.

Hazardous Pursuits - Any pursuit or activity where it is recognised there is an increased risk of injury or accident or can be reasonably expected to aggravate any existing infirmity (please see part 3 of the Important Information detailed below for examples).

Hijack - The unlawful seizure or wrongful exercise of control of the aircraft or ship [or the crew thereof] in which **You** are travelling as a fare-paying passenger. **Mugging** - The violent and threatening attack necessitating **Your** medical treatment.

Home - means **your** normal place of residence as declared to us and shown on the validation certificate.

Home area - means the country in which **Your** Home is located.

Manual Work - Physical labour involving the use of tools or machinery or exposure to risk that could give rise to **Your** bodily injury or illness.

Necessary Medical Expenses - Costs arising from unavoidable medical treatment that is required as a result of a new illness or

injury that arises after **You** have started **Your Outward Journey** and which could not be reasonably anticipated as being required during the period of **Your trip** at the time **You** started the **Outward Journey**. Necessary medical treatment must be appropriate and consistent with the diagnosis made and in accordance with accepted community standards of medical practice and as agreed by **Our** medical advisors and is not experimental or investigative and cannot be reasonably delayed until **You** are returned to the **Home Area**.

PLEASE ALSO REFER TO IMPORTANT EXCLUSIONS OF PRE-EXISTING MEDICAL CONDITIONS

Outward Journey - The initial journey by motor transport, train, aircraft or watercraft undertaken in conjunction with the **trip** in respect of the outbound journey from **Your Home Area**.

Period of Insurance - The validation certificate will show the issue date and start date and duration (or end date) of your policy being the period of cover **You** are insured for. The time that cover for particular sections starts and ends is given in more detail below:- Cancellation cover starts when **You** book **Your trip** or when the policy was issued (whichever is the later) and finishes when **You** start **Your Outward Journey**. Cover under all other sections begins when **You** start **Your Outward Journey** and ends upon **Your** return home from the **trip**. **Your Outward and Return Journey** must take place during the period of cover shown on the Validation Certificate and for which the correct premium has been paid. If **You** have chosen an Annual Multi **Trip** Insurance the **Outward and Return Journey** must take place during the start and end date shown on the Validation Certificate. The total duration of any one **trip** is limited to a maximum of 31 days or as otherwise shown on the Validation Certificate and any **trip** exceeding this duration will not be covered in whole or in part. **Personal Possessions** - Baggage, clothing, personal effects, money including **Valuables** and gifts purchased outside the **Home Area**, subject to the limits and Exclusions detailed under Section D.

Pre-Existing Medical Condition – Any physical or psychological condition for which **You** have already received medical advice or treatment prior to taking out this insurance.

Return Journey - The initial journey by motor transport, train, aircraft or watercraft undertaken in conjunction with the **trip** in respect of the inbound journey to **Your** home address or a hospital or nursing home in the **Home Area**.

Sports Equipment - Those articles which are usually worn, carried or held in the course of participating in a recognised sport.

Strike Or Industrial Action – Organized action taken by a group of workers which prevents the supply of goods and services on which **Your trip** depends.

Terrorism - An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Trip - means any holiday, business or pleasure **trip** or journey made by **you** that involves travel outside of **your home area** during the **period of insurance**, but excluding one way **trips** or journeys. Travel within **Your Home Area** is not covered in whole or in part

Unattended - means left away from **Your** person where **You** are unable to clearly see and get hold of **Your Personal Possessions**.

Valuables - Jewellery, articles made of gold silver or other precious metals, precious or semi-precious stones, watches, binoculars, telescopes, photographic equipment, electronic audio or video equipment including tapes, compact discs, cartridges, discs, MP3 or mini-disc players and any computer equipment including software, musical instruments, furs, or leather clothing, but excluding footwear.

We / Our / Us – ASUIA Limited and certain syndicates at Lloyds.

You / Your - Any person named on the Validation Certificate who is eligible to be Insured and for whom premium has been paid.

IMPORTANT INFORMATION AND CONDITIONS APPLYING TO ALL SECTIONS

1. LIMIT OF COVER

Each section of the personal insurance schedule shows the most **You** can claim, but other limits may apply. For example, under Section E (**Personal Possessions**), there is a limit for any single item and a total limit for all **Valuables**. **We** will work out how much **We** will pay **You** for baggage claims based on the value of the items at the time of the loss, not the cost of replacing them.

Please note that if the schedule shows NIL cover then that section of the policy is not applicable to the insurance cover You have purchased.

2. LOOKING AFTER YOUR BELONGINGS

Many claims for loss or theft are caused by people being careless with their belongings. If **You** do not take good care of **Your** belongings, it can be upsetting and inconvenient for **You** and **We** may not pay **Your** claim.

3. HAZARDOUS PURSUITS

You are not covered for taking part in any **Hazardous Pursuit** unless it is listed below. If **You** are going to take part in any activity which may be considered dangerous or Hazardous that is not detailed below please contact the selling agent who will contact **Us** to see if **We** can provide cover. Please note that under Section H (Personal Liability) **You** will not be covered for liability caused directly or indirectly by **Your** owning or using any firearms or weapons, animal, aircraft, motorised vehicle, boat and other watercraft, or any form of motorised leisure equipment, including jet skis and snowmobiles.

The following sporting activities when participated in for recreational purposes incidental to a **trip** and not in organized competitions or in any professional capacity are not considered to be **Hazardous Pursuits** and are not subject to the special provisions of the endorsement below: Roller Skating, Basket Ball, Bowls, Snorkelling, Cricket, Cycling, Squash, Tennis, Volley Ball, Fishing, Water Polo, Golf, Racket Ball, Rambling, Badminton, Rounders, Football.

Cover for the following activities that are considered to be **Hazardous Pursuits** is included for recreational purposes only and not for competitions or any professional activity subject to the following endorsement:

The exclusion of **Hazardous Pursuits** in the General Exclusions is deleted only with respect to cover under Section B Medical and Other Expenses and under Section A **Curtailment** cover (but not cancellation) for participation in the following **Hazardous Pursuits** on a non-professional (amateur) and recreational basis provided that **You** ensure the activity is adequately supervised and that appropriate safety equipment (such as protective head wear, life jackets etc.) are worn at all times and **You** do not participate in such **Hazardous Pursuits** for more than 90 days in any one **Period of Insurance**.

The acceptable **Hazardous Pursuits** list is: Banana Boating, Bungee Jumping, Archery, Rowing (except racing), Safari in motor vehicles (but not on foot) organized by a tour operator, Blade Skating, Sailing within sight of land, Canoeing (inland waters only), Sea Kayaking in sight of land, White water rafting (Up to grade 3 only), SCUBA Diving up to 9 metres, Clay Pigeon Shooting, BMX, Mountain Biking up to grade 2 slopes, Curling, Surfing, Kite Surfing, Roller Blading, Deep Sea Fishing, Trekking/Hiking below 5,000 metres, Fell Running/Walking (No Climbing), War Games/Paintballing, Hot Air Ballooning as a fare paying passenger on a one day excursion, Paragliding over water but not land, Water Skiing, Wake Boarding, Hydrozorb, Windsurfing, Gorilla Trekking (Tour Operator organized only), Jet Skiing/biking under the supervision of a licensed hirer, Lacrosse, Marathon Running, Motor Cycling up to 125cc provided a safety helmet is worn, Orienteering, Parascending over water not on land, Pony Trekking and Horse Riding provided a safety helmet is worn, Abseiling under supervision of a qualified instructor. Cover for SCUBA Diving is provided at standard premiums up to a depth

of 9 metres and can be extended up to a maximum depth of 30 metres when **You** have paid the appropriate additional Sports premium (see Section K). At any depth the following SCUBA endorsement applies: SCUBA or skin diving to a maximum depth of 30 meters will be covered provided that **You** hold a British Sub Aqua Club (B.S.A.C.) or equivalent certificate (e.g. P.A.D.I.) of proficiency for the dive being undertaken or **You** are under the direct supervision of a qualified instructor; are diving with proper equipment and not contrary to B.S.A.C. codes of good practice; are not solo/ cave/wreck diving, are not diving for hire or reward; are not diving within 24 hours of flying or flying within 24 hours of diving and are not suffering from any medical condition likely to impair **Your** fitness to dive.

The following activities are examples of what are known as 'Hazardous Pursuits' and are not covered by this insurance unless an additional premium has been paid and the validation certificate shows the cover has been provided. Winter Sports (including skiing, snowboarding, tobogganing and sledging), sailing outside coastal waters (more than 12 miles from land), hunting animals, motor competitions or practice, professional sports, any sporting competitions, cave diving, **Manual Work**, overland expeditions, paragliding (over land), polo, potholing, safaris (unless part of a pre-paid organized tour using professional guides and motor vehicles), weight lifting, flying (unless **You** are a farepaying passenger on a regular scheduled airline or licensed charter aircraft).

4. MAKING A CLAIM

You must comply with the following conditions to have the full protection of **your** policy. If **you** do not comply **we** may cancel the policy or refuse to deal with **your** claim or reduce the amount of any claim payment.

Claims - You must contact **us** by phone if **you** want to make a claim using the relevant numbers shown on the schedule of cover. The claim notification must be made within 31 days or as soon as possible after that following any **bodily injury**, illness, disease, incident, event, redundancy or the discovery of any loss, theft or damage which may lead to a claim under this policy.

- b. **You** must also tell **us** if **you** are aware of any writ, summons or impending prosecution. Every communication relating to a claim must be sent to **us** as soon as possible. **You** or anyone acting on **your** behalf must not negotiate, admit or repudiate (refuse) any claim without **our** permission in writing.
- c. **You** or **your** legal representatives must supply at **your** own expense, all relevant information requested by **us**, evidence, details of household insurance, proof of ownership and medical certificates as required by **us**.
- d. **We** reserve the right to require **you** to undergo an independent medical examination at **our** expense. **We** may also request and will pay for a post mortem examination.
- e. **You** must retain any property which is damaged, and if requested, send it to **us** at **your** own expense. If **we** pay a claim for the full value of the property and it is then recovered it will then become **our** property. **We** may refuse to reimburse **you** for any property which **you** cannot provide proof of ownership such as an original receipt, a valuation, user manual or bank or credit card statements.
1. **Transferring of rights - We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.
2. **Fraud - You** must not act in a fraudulent manner.
If **you** or anyone acting for **you**
 - a) Make a claim under the policy knowing the claim to be false or fraudulently exaggerated in any way; or
 - b) Make a statement in support of a claim knowing the statement to be false in any way; or
 - c) Submit a document in support of a claim knowing the document to be forged or false in any way; or
 - d) Make a claim for any loss or damage caused by **your** wilful act or with **your** connivance

Then

- a) **we** will not pay the claim

- b) **we** will not pay any other claim which has been or will be made under the policy
- c) **we** may make the policy void from the date of the fraudulent act
- d) **we** will be entitled to recover from **you** the amount of any claim already paid under the policy
- e) **we** will not refund any premium
- f) **we** may inform the police of the circumstances.

5. INSURERS

This insurance is provided by ASUIA Limited and is insured by certain syndicates at Lloyds.

6. ABOUT THE COVER AND CONDITIONS

This is **Your** contract of insurance. It contains certain conditions in each section and General Exclusions to all sections. **You** must meet the conditions or **We** will not accept **Your** claim. Please read all of this policy carefully, especially the Important Declaration. In return for the correct premium, Insurers will pay **You** or **Your** personal representative if **You** make a valid claim. **You** must keep to the terms, conditions and declaration of this insurance.

Single Trip Insurance this insurance is designed to cover round trips departing and finishing at **Your** usual **Home** or business place in the **Home Area**. One-way trips of up to 17 days are restricted to the cover and conditions that would have applied as if **You** had arranged to return to **Your** usual Home or place of business in the **Home Area**. Cover is not operative in the country of **Your** final destination.

Annual Multi Trip Insurance covers **You** for any number of trips taking place during the dates of cover shown on the Validation Certificate. These trips must involve an **Outward** and **Return Journey** being completed during the maximum permitted trip duration of 31 days unless otherwise stated on the Validation Certificate. If the intended trip exceeds the maximum permitted trip duration it will not be covered in whole or in part. **Extension of Cover** If **You** request any extension of the **Period of Insurance** after the commencement of travel **You** must advise **Us** of any circumstances which at the time of such request could reasonably be expected to cause a claim under this Policy.

7. CLAIMS YOUR DUTIES

- a) **You** must advise **Us** of any occurrence that may give rise to a claim in writing as soon as is reasonably possible after the date of such occurrence and shall supply to **Us** all such accounts and other documents as **We** may reasonably require. Any expenses incurred because of an unreasonable delay in notifying **Us** will not be paid.
- b) **You** must give **Us** notice in writing immediately **You** or **Your** legal representatives have knowledge of any impending prosecution, inquest or fatal injury inquiry in connection with any occurrence of which there may be liability under Section H of this Policy
- c) **You** must inform the Police of all loss or theft of property within 24 hours of discovery of such loss or theft and obtain a copy of the Police report in support of any claim.
- d) If **Personal Possessions** or **Golfing** or **Ski Equipment** are lost or damaged whilst in the custody of a Carrier (i.e. Airline, Railway, Shipping Company, Bus Company. etc), **You** must notify such Carrier immediately and obtain a copy of their report.
- e) **You** must at all times act in a reasonable manner to prevent or minimize a claim.

8. CLAIMS OUR RIGHTS

- a) No admission, offer or promise of payment or indemnity will be made or given by **You** or on **Your** behalf without **Our** written consent.
- b) **We** will be entitled to take over and conduct in **Your** name the defence or settlement of any claim or to prosecute in **Your** name to **Our** own benefit in respect of any claim for indemnity or damages or otherwise, and will have full discretion in the conduct of any proceedings or in the settlement of any claim and **You** must give all such information and assistance as **We** may require.
- c) In case of illness or injury **We** may approach any doctor who may have treated **You** during the period of three years

prior to the claim, and **We** may at **Our** own expense and upon reasonable notice to **You** or **Your** legal personal representative, arrange for **You** to be medically examined as often as required, or in the event of death have a post mortem examination of **Your** body.

- (d) **You** must supply at **Your** own expense a Doctor's certificate in the form required by **Us** in support of any medical related claim.

9. OTHER INSURANCES

We will not be liable in respect of any claim where the event leading to the claim is insured by any other existing Policy or Policies, except in respect of any amount beyond that which is payable under such other Policy or Policies.

10. JURISDICTION

This insurance shall solely be subject to English Law and the jurisdiction of the English courts.

11. DATA PROTECTION

We will use the information supplied during the formation and performance of this Policy for policy administration, customer services, paying claims and fraud prevention. **We** may disclose this information to our service providers and both **You** and **Our** agents for these purposes. **We** will keep this information for a reasonable period and make use of it in line with the provisions of UK Data Protection legislation currently in force.

GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

We shall not be liable for:

1. Claims directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemy, hostilities or warlike operation (whether war be declared or not), civil war, mutiny, military rising, insurrection, rebellion, revolution, military or usurped power.
2. Consequential loss of any kind
3. War, Terrorism and Mass Destruction Exclusion:
Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss or expense;
 - a) War, hostilities or warlike operations (whether war be declared or not),
 - b) Invasion,
 - c) Act of an enemy foreign to the nationality of the insured person or the country in, or over, which the act occurs,
 - d) Civil war,
 - e) Riot,
 - f) Rebellion,
 - g) Insurrection,
 - h) Revolution,
 - i) Overthrow of the legally constituted government,
 - j) Civil commotion assuming the proportions of, or amounting to, an uprising,
 - k) Military or usurped power,
 - l) Explosions of war weapons,
 - m) Utilisation of Nuclear, Chemical or Biological weapons of mass destruction howsoever these may be distributed or combined,
 - n) Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not,
 - o) Terrorist activity.

For the purpose of this exclusion;

- i) Terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist

activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or governments(s).

- ii) Utilisation of Nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.
 - iii) Utilisation of Chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
 - iv) Utilisation of Biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.
- Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling, preventing, or suppressing any, or all, of (1) to (19) above.
 - In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

4. Loss, destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.

5. Claims arising from flying or aerial activity of any kind (other than as a fare paying passenger in a fully licensed passenger carrying aircraft).

6. Claims arising directly or indirectly from **Your** wilful, malicious or unlawful acts or whilst under the influence of alcohol or drugs.

7. Claims arising directly or indirectly from **Hazardous Pursuits** unless declared to **Us** and accepted by **Us** by written endorsement (an additional premium may be payable).

8. Any claim arising directly or indirectly from the failure of any computer equipment, integrated circuits, computer chips or computer software to correctly recognise any date change.

9. Any claim arising directly or indirectly from any injury, illness, death, loss, expense or other liability attributable to HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutual derivative or variations thereof however caused (unless declared to **Us** prior to effecting this insurance, please refer to the Medical Declaration).

10. Any **Excess** shown in the schedule.

11. Claims arising directly or indirectly from an act of **Terrorism**. This exclusion does not apply to Section B – Emergency Medical and Other Expenses except for any claims which are in any way caused or contributed by an act of **Terrorism** involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.

12. **Sanction Limitation and Exclusion Clause.** No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

SECTION A – CANCELLATION OR CURTAILMENT

What is covered:

We will indemnify **You** for:

- (a) unused charges associated with **Your** trip that are not refundable and which were incurred before **Your** departure date if **You** have to cancel **Your** trip or
- (b) the extra cost of a one way airfare of a standard no greater than the class of journey on the **Outward Journey** or the applicable fee charged by the airline to change **Your** scheduled return date, and the unused non-refundable

prepaid **Accommodation** costs and other land arrangements following **Curtailement of Your trip** as a result of any of the circumstances detailed below:

1. **Your** death, accidental bodily injury or illness, or that of a relative or a friend with whom **You** have arranged to travel or stay, or of **Your Close Relative** or of a **Close Business Associate**.
2. **You** or any person with whom **You** have arranged to travel or stay being subject to compulsory quarantine or being summoned for Jury Service or as a witness in a Court of Law or for Military Service during the period of the **trip**.
3. **Your** private dwelling becoming uninhabitable following fire, storm or flood, or **Your** presence being required by the Police following burglary at such private dwelling occurring at any time after **We** have accepted this Insurance.
4. Cancellation of scheduled public transport occurring during the **Period of Insurance** which has been the subject of **Advanced Booking** by **You** as a direct result of **Hijack** or **Strike** or **Industrial Action** or weather conditions or mechanical or electrical breakdown occurring after the date of commencement of cover.
5. Reasonable additional travelling expenses incurred by **You** in returning to **Your** home address in the **Home Area**, where such return is urgently necessitated by the death, serious illness or severe injury of **Your Close Relative** or a **Close Business Associate** provided that such **Close Relative** or **Close Business Associate** is resident in the **Home Area**.

IN THE EVENT THAT **YOUR TRIP** IS **CURTAILED** DUE TO **YOUR ACCIDENT OR ILLNESS** A DOCTOR AT THE RESORT OR THE NEAREST TOWN MUST CONFIRM THAT SUCH **CURTAILMENT** WAS MEDICALLY NECESSARY.

ALL **CURTAILMENT** COSTS MUST BE AUTHORISED IN ADVANCE BY THE ASSISTANCE COMPANY OR BY **US**.

SPECIFIC EXCLUSIONS APPLYING TO SECTION A

What is not covered:

1. Any expense following **Your** disinclination to travel or to continue with **Your trip** or loss of enjoyment on **Your trip**.
2. Any expense arising from circumstances which could reasonably have been anticipated at the time **You** booked **Your trip**.

(see also the Exclusions applying to Sections A, B and C)

SECTION B – EMERGENCY MEDICAL & OTHER EXPENSES

What is covered:

If **You** sustain actual bodily injury or suffer a new illness outside the **Home Area** **We** will indemnify **You** up to the amount stated in the Schedule against the following expenses which **You** necessarily incur outside the **Home Area**:

1. **Necessary Medical Expenses** including hospital charges and in-patient treatment authorised by **Us** and ambulance charges for conveyance to hospital. Dental treatment up to the limit shown in the schedule is included only for the alleviation of sudden pain, and does not apply to the provision of dentures or artificial teeth and work involving the use of precious materials.
2. Reasonable additional travelling expenses in returning to **Your** home address in the **Home Area** and reasonable additional **Accommodation** expenses for **You** and one relative or friend required on medical advice and authorised by **Us** and **Our** Assistance Company to remain with or to travel with **You**.
3. The expense of a qualified medical attendant or other person authorised by **Us** required on medical advice to escort **You** home.
4. The cost of returning **Your** body or ashes to **Your** home address in the **Home Area**. This cover includes the cost of a standard transportation container but does not include the cost of an ornamental casket or urn and must be authorized by the Assistance Company. Alternatively **We** will pay the cost of burial abroad in the country where death occurs up to a maximum limit of \$2,000.
5. If **You** sustain actual bodily injury or suffer a new illness outside the **Home Area** during the **Period of Insurance** resulting in admission to a hospital overseas as an in-patient **We** will pay **You** a daily benefit for each complete 24 hours **You** are hospitalised overseas up to a maximum stated in the Schedule.

SPECIAL PROVISIO TO SECTION B

In accepting the cover provided by Section B **You** have given **Us** or **Our Assistance** Company permission to approach **Your Home Area** General Practitioner for details of **Your** medical records in the event **You** require any form of treatment following a medical emergency whilst outside the **Home Area**.

SPECIFIC EXCLUSIONS APPLYING TO SECTION B

What is not covered:

1. Expenses which **You** incur in **Your** normal country of residence.
2. Any surgery or MRIS, CT scans or invasive procedure including but not restricted to cardiac catheterisation or organ transplants unless pre-approved by the Assistance Company prior to it being performed.
3. Any in-patient hospital treatment or treatment costs in excess of \$250 or additional travelling expenses not specifically authorised by **Us** or **Our** Assistance Company.
4. Any expense which **You** incur more than twelve months after the occurrence of the injury or illness to which the claim refers.
5. Any expense which is not considered usual, reasonable or customary by **Our** medical advisors.
6. Any expense for non-essential or ongoing treatment or where treatment can be reasonably delayed until **You** are returned to the **Home Area** or for the cost of a single bed ward unless authorised by the Assistance Company detailed below for medical reasons only or for the service of a chiropractor, chiropodist or osteopath or for non-medical costs.
7. Any private medical treatment carried out in countries operating a reciprocal health care agreement with **Your Home Area** unless specifically authorised by **Our** 24 Hour Medical Assistance Company and only in circumstances where a transfer to a public hospital is impossible.

(see also the Exclusions applying to Sections A, B and C)

SECTION C – PERSONAL ACCIDENT

What is covered:

If **You** sustain bodily injury caused solely by accidental, violent, external and visible means and such bodily injury solely and directly results within twelve months in **Your** death or disablement, **We** will pay to **You** the benefits shown in the Schedule in accordance with the following items:

Item 1	Death
Item 2	Permanent loss by physical severance of hand or foot at or above the wrist or ankle or the total and permanent loss of use of an entire hand or arm or of an entire foot or leg or total and irrecoverable loss of all sight in one or both eyes
Item 3	Permanent total disablement resulting in Your permanent and absolute inability to attend to any profession, business or gainful occupation of any and every kind

Provided that:

- (1) if **You** are under 16 years of age the benefit under Item 1 is limited to 10% of the amount shown in the schedule
- (2) if **You** are aged 65 years or over Items 1, 2 & 3 are limited to 10% of the amount shown in the schedule.

SPECIFIC EXCLUSIONS APPLYING TO SECTION C

What is not covered:

No compensation will be payable:

1. Under more than one of items 1, 2 or 3 and on payment of a claim under any one of these items all liability under this Section will cease in so far as **You** are concerned.
2. In respect of claims arising from any medical condition or treatment or illness or disease.

(see also the Exclusions applying to Sections A, B and C)

EXCLUSIONS APPLYING TO SECTION A, B & C

What is not covered:

Claims arising from:

1. Any **Pre-Existing Medical Condition** or if **You** are awaiting or undergoing treatment or **You** are undergoing or awaiting any medical investigation or consultation or awaiting diagnosis or test results or any condition that could reasonably require medical

treatment during the **Period of Insurance** (please refer to the Medical Declaration).

2. Travel arrangements made or undertaken:

- (i) against the advice of any Registered Medical Practitioner
- (ii) for the purpose of obtaining medical treatment abroad

3. Your intentional self-injury or suicide or attempted suicide or wilful exposure to needless risk (except in the attempt to save a human life).

4. The influence of intoxicating liquor or of a drug or drugs (unless prescribed by a Registered Medical Practitioner), or substance or solvent abuse or venereal disease.

5. Emotional, psychological or psychiatric disorder, or whilst suffering from any condition of anxiety, stress or depression unless same results in admission to a hospital as an in-patient and is not a pre-existing condition (please refer to the Medical Declaration)

6. You engaging in any **Hazardous Pursuits** (unless declared to and accepted by **Us**).

7. Claims arising from pregnancy where the period of the **trip** terminates less than 16 weeks before the date of delivery as estimated by a Hospital or Registered Medical Practitioner. However where the insurance has been effected prior to confirmation of the pregnancy by such Hospital or Registered Medical practitioner and in the event of **You** effecting immediate cancellation of the **trip** upon receipt of such confirmation **We** will indemnify **You** under Section A.

8. Claims arising from elective and invasive procedures including cosmetic surgery and body piercing and tattoos.

9. Claims arising from any loss associated with **You** being denied boarding or right of passage by any airline or other carrier.

SECTION D – PERSONAL POSSESSIONS

What is covered:

We will indemnify **You**

1. For loss of or theft of or damage to **Personal Possessions** belonging to **You** up to the amount stated in the Schedule (no single article being insured for more than the limit shown in the Schedule. A camera or camcorder with all accessories, a bracelet or necklet with any attachment and any similar set or pair of items will be considered as one article) subject to the following depreciation scale:

- 80% under six months old
- 60% over six months old and less than one year old
- 50% over one year old and less than two years old
- 40% over two years old and less than three years old
- 30% over three years old and less than four years old
- 20% over four years old and less than five years old
- 10% if over five years old

2. For loss of or theft of or damage to **Sports Equipment** belonging to **You** up to the amount stated in the Schedule (no single article being insured for more than the limit shown). Also subject to the depreciation scale listed above in item 1.

3. The cost of necessary purchase of replacement clothing and toiletries if **You** are temporarily deprived of **Your Personal Possessions** on the **Outward Journey** for a period of more than 12 hours from the time of arrival at **Your** destination due to their delay or misdirection in delivery up to the amount stated in the Schedule under Delayed Baggage.

Provided that:

- 1. You** take all reasonable precautions for the safety of the property insured.
- 2. Our** liability in respect of **Valuables** is limited to a total amount shown in the schedule.
- 3.** Any claims payment made in respect of temporary deprivation of **Personal Possessions** will be deducted from any subsequent claim where the property insured proves to be permanently lost. **You** must keep receipts for all replacement purchases.
- 4. You** must supply at **Your** own expense a Statutory Declaration regarding any claim arising under this section of the Policy if **We** so require.
- 5. Our** limit of liability in respect of cash being carried on any one person limited to the amount shown in the schedule.

SPECIFIC EXCLUSIONS APPLYING TO SECTION D

What is not covered:

- 1.** Loss or damage arising from wear and tear or depreciation or deterioration or any process of cleaning or repairing or restoring or atmospheric or climatic conditions or moth or vermin or electrical or mechanical breakdown or derangement.
- 2.** Loss of or theft of or damage to contact or corneal lenses, dentures, hearing aids, mobile telephones, samples or merchandise or property used in connection with **Your** business or trade, bonds, coupons, securities, stamps or documents of any kind, vehicles or accessories, antiques, pictures, **Sports Equipment** whilst in use, boats and/or ancillary equipment including windsurfing equipment and sailboards, caravan awnings, glass, china or any other articles of a brittle or fragile nature.
- 3.** Loss of or damage to property shipped as freight or under a bill of lading.
- 4.** Shortages of **Money** due to error or omission or depreciation in value or currency transfer costs.
- 5.** Loss of valuables or money not carried on your person or stored in securely locked accommodation.

SECTION E - LEGAL EXPENSES

Definitions which only apply to this Section

Appointed Lawyer - The lawyer or other suitably qualified person, who has been appointed to act for **You** under conditions 2 to 8 of this section.

Legal costs - All reasonable and necessary costs charged by the appointed lawyer on a standard basis. Also the opponent's costs in civil cases if **You** have to pay them, or pay them with **Our** agreement.

Date of the Incident - The date the incident happened that may lead to a claim. If there is more than one event arising at the same time or from the same cause, then the date of the incident is the date of the first of these events.

Insured incident - An event which causes the death of, or bodily injury to, **You**.

What is Covered:

Under this section, **We** will negotiate for **Your** legal rights after an **Insured Incident**. **We** will also help in appealing or defending an appeal. If **You** use an **Appointed Lawyer**, **We** will pay the legal costs for this. The most **We** will pay for all claims for an **Insured Incident**, resulting from one or more event arising at the same time or from the same cause is shown in the Schedule of Maximum Sums Insured. **We** agree to provide legal expenses cover, keeping to the terms, conditions and exclusions, as long as:

- any legal proceedings will be dealt with by a court or other body which **We** agree to; in civil claims, it is always more likely than not that **You** will recover damages (or other legal remedy) or make a successful defence; and
- the **Insured Incident** happens during the **Period of Insurance**

As well as the general conditions, the following exclusions and conditions apply

What is not covered:

- 1.** Any claim reported to **Us** more than 180 days after the date **You** should have known about the Insured Incident.
- 2.** Any legal costs incurred before **We** agree to pay them.
- 3.** Any claim relating to a) any illness that develops gradually or is not caused by a specific or sudden accident; b) **You** driving a motor vehicle for which **You** do not have valid motor insurance; c) an application for Judicial Review.
- 4.** Defending **Your** legal rights but defending a counter claim is covered.
- 5.** Any disagreement with **Us** that is not in condition 17 of this section.
- 6.** Any legal action **You** take which **We** or the **Appointed Lawyer** have not agreed to or where **You** do anything that hinders **Us** or the **Appointed Lawyer**.
- 7.** Any legal action against the travel agent, tour operator, carrier, any of the Insurers listed on this policy or their agents.
- 8.** Fines, damages or other penalties which **You** are ordered to pay.

Conditions

You must do the following:

1. Send everything **We** ask for in writing and give **Us** full details of any claim, and any information **We** need, as soon as possible.
2. **We** can take over and conduct, in **Your** name, any claim or legal proceedings at any time before an **Appointed Lawyer** is appointed. **We** can negotiate any claim on **Your** behalf.
3. If **We** agree to start legal proceedings and **You** have to be represented by a lawyer, or if there is a conflict of interest, **You** can choose an **Appointed Lawyer** by sending **Us** the lawyer's name and address. **We** may choose not to accept the choice of lawyer, but only in exceptional circumstances. If **You** and **We** disagree over the choice of **Appointed Lawyer**, another lawyer can be appointed to decide the matter (see condition 17).
4. Before **You** choose a lawyer, **We** can appoint an **Appointed Lawyer**.
5. **We** will appoint an **Appointed Lawyer** to represent **You** according to **Our** standard terms of appointment. The **Appointed Lawyer** must co-operate fully with **Us** at all times.
6. **We** will have direct contact with the **Appointed Lawyer**.
7. **You** must co-operate fully with **Us** and the **Appointed Lawyer** and must keep **Us** up-to-date with the progress of the claim.
8. **You** must give the **Appointed Lawyer** any instructions that **We** ask for.
9. **You** must tell **Us** if anyone offers to settle the claim.
10. If **You** do not accept a reasonable offer to settle a claim, **We** may refuse to pay further legal costs.
11. **You** must not negotiate or agree to settle a claim without **Our** approval.
12. **We** may decide to pay **You** the amount of damages that **You** are claiming or is being claimed against **You** instead of starting or continuing legal proceedings.
13. If **We** ask, **You** must tell the **Appointed Lawyer** to have legal costs taxed, assessed or audited.
14. **You** must take every step to recover legal costs that **We** have to pay and must pay **Us** any legal costs that **You** recover.
15. If **Your Appointed Lawyer** refuses to continue acting for **You** or if **You** dismiss **Your Appointed Lawyer**, the cover **We** provide will end at once, unless **We** agree to appoint another **Appointed Lawyer**.
16. If **You** stop a claim without **Our** agreement, or do not give suitable instructions to **Your Appointed Lawyer**, the cover **We** provide will end at once.
17. If **We** and **You** disagree about the choice of **Appointed Lawyer**, or about how a claim is handled. **We** and **You** can choose another lawyer to decide the matter. **We** and **You** must both agree to this in writing. If **We** cannot agree with **You** about the choice of second lawyer, **We** will ask the president of a relevant national law society to choose a lawyer. Whoever loses the disagreement will have to pay the costs of settling it.

SECTION F - SPORTS EXTENSION

This cover is provided only if **You** are under 65 and have paid the additional premium required. Below are the details of Sports cover provided by this extension:

SPORTS EXTENSION

1. **You** will be covered under Sections A, B and C for the following:

Water Sports

Scuba Diving up to 30 metres depth Yachting/ Boating in inland or coastal waters (12 mile limit).

Winter Sports

Cross Country skiing, bob sleighing, Ice Hockey, ice skating, (no speed skating), mono skiing, ski boarding, sledging, snowboarding or surfing, snow shoeing, snow skiing, snowmobiling as a passenger only. Skiing and snowboarding off-piste is covered provided **You** are skiing within the boundaries of a recognised resort area designed for public use and are not skiing in areas marked out of bounds or hazardous by the piste authorities. Heli skiing is only covered as part of a pre-paid excursion led by professional guides. Tobogganing and snowmobiling are covered under sections A, B & C but **We** will not cover any claims under any other section resulting from any bodily injury or damage to property that may arise from **Your** use of animals, water craft,

sledges, skidoos or powered vehicles of any kind. No cover is provided for any form of ski racing, ski jumping, ice hockey or any other hazardous or extreme sports not specifically listed above.

Ski lift passes are included in the cover provided by section F & G (**Money and Documents**) of this travel policy. The following extra cover up to the maximum limits shown in the schedule is also included in the Sports Extension:-

Trekking and Non-Technical Mountain Climbing up to 6000m

A non-technical mountain climb is classified as following: a guided trail that would fall within the French Alpine grading system of F or PD as detailed below. Non-technical climbing is only covered if you are under the supervision of a qualified professional guide.

- **F: facile** (easy). Straightforward, possibly a glacial approach, snow and ice will often be at an easy angle.
- **PD: peu difficile** (not very difficult). Routes may be longer at altitude, with snow and ice slopes up to 45 degrees. Glaciers are more complex, scrambling is harder, descent may involve rappelling. More objective hazards.

Manual Work

Manual Work that is carried out on a voluntary basis as part of an organised placement. **Manual Work** would involve the use of light hand tools and working at heights below 5 meters but not involve work that can be classified as dangerous or hazardous. This work must be un-paid and carried out as part of a voluntary service with a charitable intention. No cover is provided for **Manual Work** carried out for any financial reward

First Aid and/or Rescue Cover

We will reimburse **You** up to the amount stated in the Schedule in respect of the costs of first aid and rescue at sea and/or in the mountains executed by official bodies to save the life or physical integrity of **You** the Insured Person.

SPECIFIC EXCLUSIONS APPLYING TO SECTION K

What is not covered:

- 1) Circumstances such as changes in weather conditions that could reasonably have been anticipated at the date **You** started **Your trip**
- 2) Costs incurred as a result of **You** not having made adequate provision of resources or training or competence needed to complete the planned trip
- 3) Costs incurred as a result of a medical illness or injury not accepted under the terms of Section B of this policy

COMPLAINTS PROCEDURE

If, for any reason, **You** consider that **We** have not kept **Our** promise or **You** have any cause for complaint regarding this insurance please contact the agent who sold this policy to **You** in the first instance.

If **Your** complaint is regarding a claim, in the first instance write to the Claims Manager at the claims service detailed on the Travel Insurance Schedule.

If **Your** complaint is not resolved to **Your** satisfaction or if **Your** complaint is not regarding a claim, **You** should write to the: Managing Director, All Seasons Underwriting Insurance Agency Ltd (ASUIA) 6-8 Fenchurch Buildings, Fenchurch St, London EC3M 5HT.

If **Your** complaint is not resolved to **Your** satisfaction by ASUIA then **You** should write to the: Managing Director. The Complaints Department. Lloyd's. One Lime Street, London. EC3M 7HA. United Kingdom. Please always give details of the policy and complaint, together with the claims reference number. **We** will review **Your** case and reply to **You** in writing.

Please always give details of the policy and complaint, together with the claims reference number. **We** will review **Your** case and reply to **You** in writing.

The complaints procedure above does not affect any legal rights **You** may have to take action against **Us**. Please give **Us** the opportunity to handle **Your** complaint before taking further action.